

STATE OF NEVADA
DEPARTMENT OF ADMINISTRATION
ELECTRONIC PAYMENTS IMPLEMENTATION PROCESS

Here is just a brief background on the E-Payments platform that is being implemented at the State.

Infrastructure:

There is no infrastructure required to make e-payments or to link with FDGS. This will be dependant on your front-end application. You will need some room to store and process the Daily posting file (described later) for your agency. You will also need to ensure that your application has the necessary Fire-Wall, redundancy, and fail-over for processing.

Payment Types:

This application allows for multiple payment types such as Credit Cards, One-Time ACH, and Debit Cards to be processed on this platform. They currently allow: Visa, MasterCard, Amex, Discover, One-Time ACH (E-Check), and branded Debit Cards. They allow for Convenience fees to be charged or not this is configurable by the application.

Payment Channels:

They allow for multiple payment channels to interface to them: Web, IVR, Kiosk, DeskTop, and On-Behalf-Of type payments.

Methods of communication:

Web-Service Call: This allows any front-end application (Your application) to capture customer information, do validation, and take the payment information. A Web Service Call is executed that will link your application to FDGS and execute the payment. You also have a field of 250 bytes (54 bytes are being set aside for other Treasurere/Controller uses for a total of 254 bytes) that you can pass any information you want or need and will be captured. You get a confirmation return code, the amount, Return code, and Return reason. At this point the transaction has been captured, completed and processed. This is the preferred method of communication since this gives you the agency the most control. The customer has never left your web-site. There are a set of 8 standard API functions allowed to be executed.

HTTP Form Post: This allows for you to use your own web pages for collect and/or validate customer's information, without taking payment information. At this point you will pass information to FDGS, the payment information is displayed all on thier web-site, they capture the payment and issue the confirmation screen. However, you application must execute a HTTP Get to retrieve the response from FDGS.

Page Pop: This would be where you don't have a Web Page application and only want to capture the Payment information. From your Web-Page you would link to FDGS, they would develop a web-page for you and take the payment information. At that point the customer could be directed back to you, at that point the transaction is complete.

Cost:

The cost to implement with FDGS will be \$.20 per attempted transaction. That means if you have a good payment (the credit card was authorized), you will get charged by FDGS \$.20. If you have a customer that enters a bad credit card (for invalid number, over the limit, etc), and the transaction is rejected you will get charged the \$.20 per transaction fee. This cost is per transaction regardless of the payment type, or payment channel. All transactions are charged at the same rate.

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The Credit Card discount fee is an additional cost per transaction charged by the bank, usually between 1.8 - 2.50% depending on the type of card and the contract with the bank. FDGS is not part of this cost.

Other:

On a daily basis you will get a transaction file that contains all of the transactions that were sent for processing up to the cut-off time your agency has decided. This file is available to you the next business day. This is the daily posting file.

Online Reporting is also available to your agency, that allows for you to do inquiries, searches, and get detailed information on all of the transactions that have happened. You have the functionality to setup users to have access to certain functions. You can download reports into 4 different types: PDF, Word, Excel, and CSV (Delimited file).

Both the Online Reporting and the Daily posting file will contain all transactions, including the non-authorized or failed transactions. Your Agency will be the only ones that have access to your data. You will not be able to see any other agencies data either.

Your agency also has the functionality to do reversals on payments via the online reporting tool, as well as the Web Service API.

Conclusion:

If the application you are considering allows for execution of e-payments, then I would recommend the Web-Service Call communication functionality to be utilized. This will allow the Front-end application to have full control of your customer as well as the transaction. The cost to the agency will be \$.20 per transaction, plus the credit card discount fees.

The implementation time is relatively short. You can be up and running in as little as 8 weeks. It all depends on your level of testing.

There is an implementation guide that provides all of the technical specifications you need to implement.

If this is something you want to implement, please let me know what the time-frame is, we will also need to start some paper-work with FDGS to get your agency setup. We will also need you to make some important agency business decisions prior to implementing. Such as cut-off times, discount fees, payment types, payment channels, etc.

I have attached a high-level diagram that shows the E-Payments process.

Please contact me as soon as you can so we can discuss further.

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